

## **EXHIBIT A**

# Deposit Agreement and Disclosures

*Effective March 1, 2012, for deposit accounts in the  
following states:*

*Arizona, Arkansas, Connecticut, Delaware, Florida,  
Georgia, Idaho, Illinois, Indiana, Iowa, Kansas,  
Maine, Maryland, Massachusetts, Michigan,  
Missouri, Nevada, New Hampshire, New Jersey,  
New Mexico, New York, North Carolina, Oklahoma,  
Oregon, Pennsylvania, Rhode Island, South Carolina,  
Tennessee, Texas, Virginia, Washington and  
Washington D.C.*

*Effective May 18, 2012, for deposit accounts in  
California*

## The Agreement for Your Account

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### **Binding Contract**

This *Deposit Agreement and Disclosures*, the applicable *Schedule of Fees*, the signature card and other account opening documents for your account are part of the binding contract between you and us (this "Agreement") for your deposit account and your deposit relationship with us. They contain the terms of our agreement with you. Please read all of these documents carefully.

This *Deposit Agreement and Disclosures* also summarizes certain laws and regulations that apply to common transactions, provides some disclosures for deposit accounts required by federal law, and establishes terms that cover some transactions or situations that the law either does not cover or allows us to change by this contract. The *Schedule of Fees* lists our accounts and account fees.

When you complete our account opening documents (as an example, you sign our signature card), request an account, or keep your account open, you acknowledge that you have

reviewed and understand the terms of this Agreement and you agree to be governed by these terms. You understand that these terms, as we may change or supplement them periodically, are a binding contract between you and us for your deposit account and your deposit relationship.

